

State: District of Columbia **First Filing Company:** Great Northern Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Masterpiece
Project Name/Number: Home PANO/15-10426A-RR

Filing at a Glance

Companies: Great Northern Insurance Company
Pacific Indemnity Company
Vigilant Insurance Company
Federal Insurance Company

Product Name: Masterpiece

State: District of Columbia

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Filing Type: Rule

Date Submitted: 11/10/2016

SERFF Tr Num: ACEH-130802893

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: 15-10426A-RR

Effective Date: 11/21/2016

Requested (New):

Effective Date: 01/05/2017

Requested (Renewal):

Author(s): Kathleen Casey, Cindy Langston, Doreen Freiman, Brenda Balboni, Deborah Carman, Bryan Trone

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

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General Information

Project Name: Home PANO	Status of Filing in Domicile:
Project Number: 15-10426A-RR	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/10/2016	
State Status Changed:	Deemer Date:
Created By: Deborah Carman	Submitted By: Deborah Carman
Corresponding Filing Tracking Number:	

Filing Description:

We are filing revisions to the Homeowners section of the District of Columbia Rate and Rule Manual.

We are making a small editorial revision to correct page 5.1 of the Home and Contents Rule section for previously filed and approved filing --Serff# Chub-130461098, Co #15-10426-RR that was approved on 09/12/16. It was changed in error. Under Minimum amount , City home contents coverage, we highlighted the typo.

Our effective date is November 21, 2016 for new lines and January 5, 2017 for renewals. Please contact me should you have any questions or require additional information. Your acknowledgement of this filing will be greatly appreciated.

Company and Contact

Filing Contact Information

Deborah Carman, State Filings Analyst II	dcarman@chubb.com
202 Hall's Mill Road	908-572-2877 [Phone]
PO Box 1600	908-572-4034 [FAX]
Whitehouse Station, NJ 08889	

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Filing Company Information

Great Northern Insurance
Company
One American Square
202 N. Illinois St.
Suite 2600
Indianapolis, IN 46282
(908) 572-2000 ext. [Phone]

CoCode: 20303
Group Code: 626
Group Name: Chubb
FEIN Number: 41-0729473

State of Domicile: Indiana
Company Type: Stock
State ID Number:

Federal Insurance Company
One American Square
202 N. Illinois St.
Suite 2600
Indianapolis, IN 46282
(908) 572-2000 ext. [Phone]

CoCode: 20281
Group Code: 626
Group Name: Chubb
FEIN Number: 13-1963496

State of Domicile: Indiana
Company Type: Stock
State ID Number:

Vigilant Insurance Company
55 Water Street
New York, NY 10041-2899
(908) 572-2000 ext. [Phone]

CoCode: 20397
Group Code: 626
Group Name: Chubb
FEIN Number: 13-1963495

State of Domicile: New York
Company Type: Stock
State ID Number:

Pacific Indemnity Company
Two Plaza East
Suite 1450
330 East Kilbourn Avenue
Milwaukee, WI 53202-3146
(908) 572-2000 ext. [Phone]

CoCode: 20346
Group Code: 626
Group Name: Chubb
FEIN Number: 95-1078160

State of Domicile: Wisconsin
Company Type: Stock
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	ACEH-130802893	State Tracking #:		Company Tracking #:	15-10426A-RR
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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Home and Contents: Rules	5.1-5.2	Replacement	06-4678-RR	REV final Home and Contents Rules.pdf FINAL APPROVED WITH HIGHLIGHT OF TYPO Home and Contents Rules.pdf

Eligibility

All homes must be used as one-family or two-family residences.

Contents coverage may be written for a house owned by the insured only if house coverage is included in the policy.

A city home must be an owner occupied brownstone, greystone or rowhouse with no more than one rental unit and must meet all of the following criteria:

- masonry construction
- built prior to 1940
- renovated plumbing, heating and electrical systems

Coverage options

Property covered	Types of coverage	Payment basis (loss settlement)
House (dwelling only)	Deluxe (all risk) City Home House (all risk)	Extended replacement cost, verified replacement cost or conditional replacement cost
Contents (with a Deluxe house)	Deluxe (all risk)	Replacement cost or actual cash value
	Standard (named perils)	Replacement cost or actual cash value
	Fire (named perils, without theft)	Actual cash value
Contents (with City Home House)	City Home Contents (all risk)	Replacement cost or actual cash value
Contents (Condominium, Cooperative, or Renters)	Deluxe (all risk)	Replacement cost or actual cash value
	Standard (named perils)	Replacement cost or actual cash value

Minimum amount

These are the minimum amounts of coverage:

Deluxe house amount with or without contents: \$ 50,000*

City home house amount with or without city home contents: \$ 400,000**

Condominium, cooperative, or renters: \$ 15,000

* Refer to the company for deluxe and standard contents below 20% of house coverage.

**City Home contents coverage:

- for homes less than \$500,000, contents may not be less than 20% of City home house coverage;
- for homes \$500,000 or greater, contents may not be less than 10% of City home house coverage.

Base premium determination *(not applicable to City home house)*

The base premium is calculated for:

- \$100,000 house coverage insured on an extended replacement cost basis, (or \$40,000 condominium, cooperative, or renters contents coverage insured on a replacement cost basis);
- \$50,000 contents coverage insured on a replacement cost basis (for a deluxe house with deluxe or standard contents coverage only);
- \$20,000 other permanent structures coverage for a deluxe house (or \$4,000 additions and alterations coverage for a condominium, cooperative, or renters);
- \$50,000 personal liability coverage; and
- \$500 deductible.

Fire protection

The fire protection factor (not applicable to City home house) and fire protection code is determined by the type of coverage for the residence, the distance a fire hydrant or fire station is from the residence and whether the residence has a central station or direct reporting fire alarm.

In lieu of a fire protection factor, a separate discount is available for fire protection if a city home has a direct or central station reporting system.

Value factor *(not applicable to City home house)*

The value factor is determined by using the type of coverage for the location, the fire protection code, and the value of the building or contents. For a house, use the value of the highest valued building at the location (excluding contents) to determine the coverage amount. For a condominium, cooperative or rental unit, use the value of contents to determine the amount of coverage.

Deductibles

All homes and contents coverages must have the same deductible. The following flat deductibles are available:

\$100 \$250 \$500 \$1,000 \$2,500 \$5,000 \$7,500 \$10,000 \$25,000 \$50,000

Underinsured houses

If a house is not insured to at least 90% of the amount of coverage we recommend, the payment basis will be conditional replacement cost. There is an undervalue surcharge when coverage is below 80% of the amount of coverage we recommend.

Renovated or newly constructed houses

If new construction of a house or other permanent structures or additions, alterations or renovations to the existing house or other permanent structures occurs that results in the insured living out of the house, the company must be notified.

Vacant houses

If an insured house will be vacant (substantially empty of furnishings and contents), for more than 30 days, the company must be notified.

Personal liability

Liability is rated in the state where the Primary residence (first location with liability) is located regardless of the location of any additional residence(s). If liability is not requested, we apply a discount for each location that building and/or contents coverage is provided.

Eligibility

All homes must be used as one-family or two-family residences.

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Contents (with a Deluxe house)	Deluxe (all risk) Standard (named perils) Fire (named perils, without theft)	Replacement cost or actual cash value Replacement cost or actual cash value Actual cash value
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Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	Not Applicaable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	N/A rule revision
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A rule revision
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A rule revision
Attachment(s):	
Item Status:	
Status Date:	